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## **Funding debate surrounds CHIP**

With state legislators still deciding how much funding to put in the Children's Health Insurance Program (CHIP), at least one local advocate stresses it's vital the program expands.

Senate Bill 22 proposes to increase funding for the program so that it covers families with a combined income at or below 175 percent of the federal policy level. After passing the Senate by a 31-19 margin, the bill sits in the House's appropriations committee.

Helen Schmitt, program director for the Richland County Coalition Against Domestic Violence, says she sees the need for the health insurance plan first-hand.

"I know one woman that's working two jobs, trying to make a house payment and pay for car repairs," Schmitt said. "But her family makes just too much for CHIP."

Current maximum gross income to qualify for CHIP is \$20,535 for a family of two, \$25,755 for a family of three, \$30,975 for a family of four, \$36,195 for a family of five, \$41,415 for a family of six, \$46,636 for a family of seven and \$51,855 for a family of eight.

"The people we see are the folks that are people working their tails off and can't afford insurance," Schmitt said. "But they make too much for their children to qualify for CHIP."

CHIP covers office and clinic visits, emergency services, hospital services, sports or employment physicals, surgical services, well-child checkups, prescription drugs, laboratory and X-ray services, mental health services, substance abuse services, dental services, vision exams and eyeglasses, and hearing exams.

The plan provides health insurance to eligible Montana children up to age 19. Applications are available at the Office of Public Assistance and county health departments.

"Let's at least make sure our kids have access to health services," Schmitt said.